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Louella Alabardo

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 08/922,462

**First Named
Applicant** : James R. DeFrancesco

Filing Date : September 3, 1997

RECEIVED

JUN 25 2003

Title : AUTOMATED CREDIT APPLICATION SYSTEM

GROUP 3600

Examiner : Nga B. Nguyen

Art Unit : 3628

Docket No. : 104570-498-NP

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated March 19, 2003, please amend the application as follows:.